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**System and Method for Merchant  
Provided Pre-Printed Checks**

**ABSTRACT**

A system and method for providing preprinted checks to  
5 customers. A customer signs up for preprinted checks with  
a merchant by providing the merchant with the customer's  
bank account information. The merchant stores the bank  
account information. In subsequent billing cycles, the  
merchant uses the customer's bank account information to  
10 prepare preprinted checks drawn off of the customer's bank  
account. The preprinted checks include the merchant as the  
payee and the current outstanding customer balance with the  
merchant as the amount to pay. The preprinted checks are  
mailed to the customer along with the customer's latest  
15 bill. The customer signs the preprinted check and returns  
the signed check to the merchant for processing. In one  
embodiment, the customer's account number with the merchant  
is printed in a memo area of the check in a barcode format  
for enhanced check processing by the merchant.